

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re: HABER, PEDRO ANDRES

§ Case No. 11-60144-MBM

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

Timothy J. Miller, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$391,665.00
(without deducting any secured claims)

Assets Exempt: \$174,567.73

Total Distribution to Claimants: \$21,452.41

Claims Discharged

Without Payment: \$151,964.11

Total Expenses of Administration: \$3,547.59

3) Total gross receipts of \$ 25,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$25,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$451,912.06	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,547.59	3,547.59	3,547.59
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	140,246.95	128,317.78	128,317.78	21,452.41
TOTAL DISBURSEMENTS	\$592,159.01	\$131,865.37	\$131,865.37	\$25,000.00

4) This case was originally filed under Chapter 7 on July 26, 2011.
The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/21/2013 By: /s/Timothy J. Miller
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Delta Piltos Savings Plan 401k Fidelity	1129-000	25,000.00
TOTAL GROSS RECEIPTS		\$25,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
		None	
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Nationstar Mortgage Ll	4110-000	405,994.06	N/A	N/A	0.00
NOTFILED	Nationstar Mortgage Ll	4110-000	0.00	N/A	N/A	0.00
NOTFILED	Wings Financial Cu	4110-000	25,228.00	N/A	N/A	0.00
NOTFILED	GE Money Bank	4110-000	11,200.00	N/A	N/A	0.00
NOTFILED	wings financial CU	4210-000	9,490.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$451,912.06		\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Timothy J. Miller	2100-000	N/A	3,250.00	3,250.00	3,250.00
Timothy J. Miller	2200-000	N/A	95.00	95.00	95.00
The Bank of New York Mellon	2600-000	N/A	42.69	42.69	42.69
The Bank of New York Mellon	2600-000	N/A	56.26	56.26	56.26
The Bank of New York Mellon	2600-000	N/A	49.32	49.32	49.32
The Bank of New York Mellon	2600-000	N/A	54.32	54.32	54.32
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,547.59	\$3,547.59	\$3,547.59

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	None				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
		None				
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Wings Financial Cu	7100-000	N/A	9,500.75	9,500.75	1,588.36
2	PYOD, LLC its successors and assigns as assignee	7100-000	N/A	19,360.62	19,360.62	3,236.75
3	Capital One, N.A.	7100-000	N/A	4,398.89	4,398.89	735.41

4	Swan Fuel Service, Inc.	7100-000	799.21	799.21	799.21	133.61
5	Saf	7100-000	94,349.00	94,258.31	94,258.31	15,758.28
NOTFILED	Hsbc Frnrw Hsbc Card Services	7100-000	4,373.00	N/A	N/A	0.00
NOTFILED	Citi	7100-000	19,646.00	N/A	N/A	0.00
NOTFILED	Hsbc Frnrw	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Sears/cbsd	7100-000	3,765.00	N/A	N/A	0.00
NOTFILED	Shumard, Barbara H	7100-000	991.01	N/A	N/A	0.00
NOTFILED	Sears/cbsd	7100-000	71.00	N/A	N/A	0.00
NOTFILED	Chase	7100-000	11,557.00	N/A	N/A	0.00
NOTFILED	American Express	7100-000	3,207.00	N/A	N/A	0.00
NOTFILED	Bank Of America	7100-000	488.73	N/A	N/A	0.00
NOTFILED	American Express	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Brown, Susan	7100-000	1,000.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$140,246.95	\$128,317.78	\$128,317.78	\$21,452.41

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-60144-MBM

Trustee: (420470) Timothy J. Miller

Case Name: HABER, PEDRO ANDRES

Filed (f) or Converted (c): 07/26/11 (f)

Period Ending: 02/21/13

§341(a) Meeting Date: 08/31/11

Claims Bar Date: 07/02/12

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1844 Westbourne Court, Chelsea MI 48118 tenancy Orig. Asset Memo: Imported from original petition Doc# 1 (See Footnote)	339,000.00	0.00	OA	0.00	FA
2	Wings FCU Checking Orig. Asset Memo: Imported from original petition Doc# 1	400.00	0.00	DA	0.00	FA
3	Wings FCU Savings Orig. Asset Memo: Imported from original petition Doc# 1	14.00	0.00	DA	0.00	FA
4	TCF Bank Checking Orig. Asset Memo: Imported from original petition Doc# 1	2,000.00	0.00	DA	0.00	FA
5	TCF Bank Savings Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00	DA	0.00	FA
6	Lake Trust CU Checking Orig. Asset Memo: Imported from original petition Doc# 1	25.00	0.00	DA	0.00	FA
7	Lake Trust CU Savings Orig. Asset Memo: Imported from original petition Doc# 1	25.00	0.00	DA	0.00	FA
8	Security Deposit with Landlord Orig. Asset Memo: Imported from original petition Doc# 1	1,450.00	0.00	DA	0.00	FA
9	Household furniture, cleanign supplies, food inv Orig. Asset Memo: Imported from original petition Doc# 1	2,000.00	0.00	DA	0.00	FA
10	Misc books and pictures of some sentimental valu Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
11	Misc clothing Orig. Asset Memo: Imported from original petition Doc# 1	1,000.00	0.00	DA	0.00	FA
12	Gold ring	200.00	0.00	DA	0.00	FA

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 11-60144-MBM

Trustee: (420470) Timothy J. Miller

Case Name: HABER, PEDRO ANDRES

Filed (f) or Converted (c): 07/26/11 (f)

§341(a) Meeting Date: 08/31/11

Claims Bar Date: 07/02/12

Period Ending: 02/21/13

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
	Orig. Asset Memo: Imported from original petition Doc# 1					
13	Gold necklace with cross With debtor Orig. Asset Memo: Imported from original petition Doc# 1	250.00	0.00	DA	0.00	FA
14	Walther PPK .38 cal handgun Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
15	Sig-Sauer P220 .40 cal handgun Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
16	Remington 870 12 gauge shotgun Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
17	Remington 30-30 Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
18	Golf clubs Orig. Asset Memo: Imported from original petition Doc# 1	100.00	0.00	DA	0.00	FA
19	Term life insurance through work Orig. Asset Memo: Imported from original petition Doc# 1	0.00	0.00	DA	0.00	FA
20	Auto insurance Orig. Asset Memo: Imported from original petition Doc# 1	0.00	0.00	DA	0.00	FA
21	Health insurance Orig. Asset Memo: Imported from original petition Doc# 1	0.00	0.00	DA	0.00	FA
22	Delta Pilots DC Plan - 401k Fidelity amended exemption 1/19/12 (See Footnote)	54,920.05	15,000.00		0.00	FA
23	Delta Pilots Savings Plan 401k Fidelity amended exemption 1/19/12 amended 5/14/12 (See Footnote)	139,731.68	25,000.00		25,000.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-60144-MBM

Trustee: (420470) Timothy J. Miller

Case Name: HABER, PEDRO ANDRES

Filed (f) or Converted (c): 07/26/11 (f)

§341(a) Meeting Date: 08/31/11

Claims Bar Date: 07/02/12

Period Ending: 02/21/13

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24	Potential 2011 Federal Tax Refund Orig. Asset Memo: Imported from original petition Doc# 1	Unknown	0.00	DA	0.00	FA
25	2011 Potential State Tax Refund Orig. Asset Memo: Imported from original petition Doc# 1	Unknown	0.00	DA	0.00	FA
26	2011 Nissan Frontier Excellent condition 10k mil 1amended 5/14/12	21,900.00	0.00	DA	0.00	FA
27	2009 Yamaha XV19CYS 1k miles Excellent condition Orig. Asset Memo: Imported from original petition Doc# 1	10,400.00	0.00	DA	0.00	FA
28	2004 Honda Pilot 180k miles Fair condition Orig. Asset Memo: Imported from original petition Doc# 1	9,500.00	250.00	DA	0.00	FA
29	2001 M and M Trailer Orig. Asset Memo: Imported from original petition Doc# 1	500.00	50.00	DA	0.00	FA
30	2001 Polaris 4 wheeler Fair condition Orig. Asset Memo: Imported from original petition Doc# 1	1,750.00	150.00	DA	0.00	FA
31	Domestic dog - no show value Orig. Asset Memo: Imported from original petition Doc# 1	1.00	0.00	DA	0.00	FA
31	Assets Totals (Excluding unknown values)	\$586,316.73	\$40,450.00		\$25,000.00	\$0.00

RE PROP# 1 p/o 3/26/12

RE PROP# 22 See asset #23.

RE PROP# 23 Per compromise.p/0 4/27/12

Major Activities Affecting Case Closing:

Claims have been reviewed. The case is ready to be closed.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-60144-MBM

Trustee: (420470) Timothy J. Miller

Case Name: HABER, PEDRO ANDRES

Filed (f) or Converted (c): 07/26/11 (f)

Period Ending: 02/21/13

§341(a) Meeting Date: 08/31/11

Claims Bar Date: 07/02/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
--	---	--	--	--	--

Initial Projected Date Of Final Report (TFR): August 1, 2012

Current Projected Date Of Final Report (TFR): August 3, 2012 (Actual)

February 21, 2013

/s/ Timothy J. Miller

Date

Timothy J. Miller

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 11-60144-MBM
Case Name: HABER, PEDRO ANDRES
Taxpayer ID #: **-***2091
Period Ending: 02/21/13

Trustee: Timothy J. Miller (420470)
Bank Name: Rabobank, N.A.
Account: ****799965 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
(No Transactions on File for this Period)							
			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Page: 2

Case Number: 11-60144-MBM
Case Name: HABER, PEDRO ANDRES
Taxpayer ID #: **-***2091
Period Ending: 02/21/13

Trustee: Timothy J. Miller (420470)
Bank Name: The Bank of New York Mellon
Account: 9200-*****01-65 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
04/02/12	{23}	Law Office of Guy Conti	Compromise p/o 4/27/12	1129-000	25,000.00		25,000.00
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		42.69	24,957.31
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		56.26	24,901.05
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		49.32	24,851.73
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		54.32	24,797.41
11/07/12	1001	Timothy J. Miller	Dividend paid 100.00% on \$3,250.00, Trustee Compensation; Reference:	2100-000		3,250.00	21,547.41
11/07/12	1002	Timothy J. Miller	Dividend paid 100.00% on \$95.00, Trustee Expenses; Reference:	2200-000		95.00	21,452.41
11/07/12	1003	Wings Financial Cu	Dividend paid 16.71% on \$9,500.75; Claim# 1; Filed: \$9,500.75; Reference:	7100-000		1,588.36	19,864.05
11/07/12	1004	PYOD, LLC its successors and assigns as assignee	Dividend paid 16.71% on \$19,360.62; Claim# 2; Filed: \$19,360.62; Reference:	7100-000		3,236.75	16,627.30
11/07/12	1005	Capital One, N.A.	Dividend paid 16.71% on \$4,398.89; Claim# 3; Filed: \$4,398.89; Reference:	7100-000		735.41	15,891.89
11/07/12	1006	Swan Fuel Service, Inc.	Dividend paid 16.71% on \$799.21; Claim# 4; Filed: \$799.21; Reference:	7100-000		133.61	15,758.28
11/07/12	1007	Saf	Dividend paid 16.71% on \$94,258.31; Claim# 5; Filed: \$94,258.31; Reference:	7100-000		15,758.28	0.00

ACCOUNT TOTALS	25,000.00	25,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	25,000.00	25,000.00	
Less: Payments to Debtors	0.00		
NET Receipts / Disbursements	\$25,000.00	\$25,000.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # ****799965	0.00	0.00	0.00
Checking # 9200-*****01-65	25,000.00	25,000.00	0.00
	\$25,000.00	\$25,000.00	\$0.00

February 21, 2013

/s/ Timothy J. Miller

Date

Timothy J. Miller